

Table I. A. 2. f(2000) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2000

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|--------------------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 73.6% | 55.2% | 81.3% | 88.3% | 90.0% | 84.3% | 65.3% | 86.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 52.4% | 39.0% | 78.9% | 89.0% | 74.2% | 83.9% | 49.8% | 80.6% |
| Mining and manufacturing | 81.9% | 65.3% | 89.4% | 96.0% | 93.5% | 74.2% | 79.8% | 85.2% |
| Construction | 72.4% | 61.1% | 85.7% | 90.3% | 91.1% | 83.7% | 70.7% | 87.4% |
| Utilities and transp. | 72.0% | 64.1% | 82.6% | 94.9% | 89.9% | 62.9% | 71.4% | 72.7% |
| Wholesale trade | 76.3% | 63.0% | 83.5% | 92.3% | 91.8% | 76.0% | 72.7% | 83.2% |
| Fin. svcs. and real est. | 73.1% | 61.7% | 81.7% | 87.2% | 82.3% | 74.0% | 68.1% | 76.6% |
| Retail trade | 80.9% | 55.7% | 87.0% | 93.1% | 92.5% | 89.6% | 69.5% | 90.3% |
| Professional services | 67.8% | 53.5% | 78.0% | 81.9% | 88.0% | 88.5% | 60.5% | 87.9% |
| Other Services | 72.2% | 47.1% | 73.1% | 83.9% | 91.9% | 91.5% | 58.5% | 90.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 76.7% | 58.4% | 83.4% | 90.8% | 91.8% | 82.7% | 69.7% | 85.8% |
| For profit, unincorporated | 63.6% | 54.8% | 81.4% | 88.8% | 93.7% | 88.8% | 59.8% | 90.3% |
| Nonprofit | 60.6% | 38.8% | 65.4% | 74.2% | 86.6% | 84.1% | 48.1% | 84.7% |
| Unknown | 90.6% | 100.0% * | 8.0% * | 13.1% * | 64.9% | 94.6% | 81.4% * | 90.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 67.6% | 60.8% | 79.8% | 85.7% | 92.0% | 84.5% | 65.8% | 87.1% |
| 5-9 years | 67.9% | 54.6% | 86.4% | 86.3% | 91.2% | 94.3% | 63.7% | 91.9% |
| 10-19 years | 71.9% | 55.5% | 84.2% | 89.7% | 92.5% | 94.3% | 66.3% | 91.7% |
| 20 or more years | 74.9% | 51.6% | 78.5% | 88.8% | 90.2% | 85.2% | 64.7% | 87.7% |
| Unknown | 81.9% | ***** | 100.0% | 75.8% | 82.6% | 81.9% | 94.1% | 81.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 86.2% | 69.6% | 88.8% | 90.1% | 90.0% | 84.3% | 86.5% | 86.1% |
| 1 location only | 65.0% | 54.9% | 80.2% | 87.0% | 89.7% | 80.0% | 63.5% | 87.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 66.9% | 28.6% | 67.3% | 82.2% | 90.5% | 92.4% | 46.4% | 90.0% |
| 25-49% | 77.5% | 49.8% | 71.6% | 86.6% | 93.2% | 91.4% | 60.9% | 91.5% |
| 50-74% | 72.2% | 51.2% | 81.5% | 86.2% | 93.6% | 90.7% | 61.3% | 91.1% |
| 75% or more | 73.9% | 57.8% | 82.6% | 89.3% | 88.8% | 81.5% | 67.5% | 84.3% |
| Union presence | | | | | | | | |
| No union employees | 73.2% | 55.3% | 81.6% | 88.5% | 90.2% | 84.4% | 65.4% | 86.7% |
| Has union employees | 77.0% | 51.8% | 74.7% | 83.6% | 86.1% | 82.1% | 65.1% | 82.5% |
| Unknown | 80.3% | 52.6% | 77.7% | 94.7% | 97.0% | 87.0% | 61.0% | 87.7% |
| Percent low-wage employees ** | | | | | | | | |
| 50% or more low wage | 73.6% | 47.5% | 80.5% | 89.9% | 93.0% | 93.6% | 61.0% | 92.9% |
| Less than 50% low wage | 71.6% | 57.9% | 81.7% | 87.7% | 89.2% | 85.2% | 67.0% | 87.2% |
| Unknown | 79.9% | 43.5% | 67.4% | 84.5% | 83.3% | 81.9% | 56.9% | 81.8% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I.A.2.f(2000) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2000

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|--------------------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.59% | 1.01% | 0.96% | 0.86% | 1.00% | 0.80% | 0.71% | 0.74% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.14% | 4.64% | 11.01% | 5.03% | 11.21% | 10.77% | 3.85% | 6.60% |
| Mining and manufacturing | 1.82% | 4.37% | 3.74% | 1.63% | 1.26% | 3.23% | 3.12% | 1.16% |
| Construction | 1.29% | 2.67% | 2.31% | 2.58% | 5.26% | 6.94% | 1.62% | 3.13% |
| Utilities and transp. | 3.34% | 6.56% | 7.28% | 3.82% | 3.45% | 4.35% | 4.23% | 3.85% |
| Wholesale trade | 0.58% | 2.51% | 3.10% | 2.58% | 3.39% | 3.56% | 1.53% | 3.08% |
| Fin. svcs. and real est. | 1.52% | 2.26% | 3.18% | 2.39% | 4.13% | 2.56% | 1.47% | 2.42% |
| Retail trade | 1.30% | 2.55% | 2.19% | 1.42% | 1.67% | 1.33% | 1.98% | 1.11% |
| Professional services | 1.34% | 2.19% | 1.87% | 1.81% | 1.84% | 2.13% | 1.63% | 1.13% |
| Other Services | 1.09% | 2.78% | 3.02% | 1.43% | 0.99% | 1.41% | 2.10% | 0.69% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.78% | 1.39% | 1.13% | 0.88% | 0.83% | 0.94% | 0.95% | 0.75% |
| For profit, unincorporated | 1.59% | 2.26% | 2.56% | 2.21% | 1.19% | 4.60% | 1.87% | 1.44% |
| Nonprofit | 1.61% | 2.24% | 3.27% | 2.38% | 1.78% | 3.35% | 1.94% | 1.12% |
| Unknown | 2.06% | 31.62% * | 10.02% * | 13.53% * | 10.51% | 0.73% | 24.43% * | 2.06% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.83% | 3.00% | 2.48% | 3.25% | 2.96% | 5.48% | 2.07% | 2.48% |
| 5-9 years | 1.67% | 2.90% | 1.37% | 2.26% | 2.48% | 2.74% | 1.95% | 1.82% |
| 10-19 years | 0.60% | 1.23% | 1.26% | 1.23% | 1.47% | 1.47% | 0.98% | 1.31% |
| 20 or more years | 0.97% | 1.70% | 1.43% | 0.92% | 1.13% | 1.14% | 1.22% | 0.77% |
| Unknown | 1.55% | ***** | 29.81% | 7.25% | 6.10% | 1.49% | 2.64% | 1.56% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.70% | 6.64% | 2.56% | 1.18% | 1.11% | 0.79% | 1.69% | 0.76% |
| 1 location only | 0.66% | 0.95% | 1.02% | 0.99% | 1.45% | 5.40% | 0.65% | 1.16% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.59% | 2.60% | 4.80% | 2.78% | 3.25% | 4.78% | 2.28% | 2.54% |
| 25-49% | 1.80% | 4.16% | 5.78% | 2.93% | 1.99% | 2.35% | 3.23% | 1.77% |
| 50-74% | 1.17% | 2.00% | 3.21% | 2.02% | 1.96% | 2.50% | 1.49% | 1.94% |
| 75% or more | 0.57% | 1.05% | 0.67% | 1.28% | 1.17% | 1.08% | 0.70% | 0.97% |
| Union presence | | | | | | | | |
| No union employees | 0.63% | 1.04% | 0.96% | 0.86% | 1.01% | 1.08% | 0.63% | 0.90% |
| Has union employees | 2.32% | 6.35% | 7.26% | 4.73% | 2.53% | 2.55% | 4.86% | 2.41% |
| Unknown | 3.83% | 9.32% | 14.93% | 11.57% | 1.69% | 2.99% | 8.41% | 2.59% |
| Percent low-wage employees ** | | | | | | | | |
| 50% or more low wage | 0.71% | 1.36% | 2.51% | 1.47% | 1.06% | 1.40% | 0.94% | 0.67% |
| Less than 50% low wage | 0.69% | 1.07% | 0.65% | 1.20% | 0.91% | 1.13% | 0.83% | 0.56% |
| Unknown | 1.43% | 7.33% | 13.54% | 3.18% | 5.39% | 1.38% | 5.18% | 1.50% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix

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